



## **Credit Application Notifications**

Thank you for your loan application with Celtic Bank. The following loan application disclosures are required by law or regulation and are provided for your information and use.

## **Fair Lending Disclosures**

If your loan application is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact Celtic Bank, 268 S. State St, Suite 300, Salt Lake City, UT 84111, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for a statement.

Under the Fair Credit Reporting Act, you are entitled to receive a free copy of your credit report from the agency that provided us with the credit information about you, provided you make a written request of the credit reporting agency within 60 days of your receipt of this notice. You may also dispute with the credit reporting agency the accuracy or completeness of any information contained in your consumer report furnished by that agency.

## **Equal Credit Opportunity Act**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the ability to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the: Federal Deposit Insurance Corporation, Consumer Response Center, 1100 Walnut St, Box #11, Kansas City, MO 64106, (800) 378-9581.

## **Fair Credit Reporting Act Disclosures**

Information Reported to Consumer Reporting Agencies

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, Social Security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information was reported in error. Send your notice to: Celtic Bank, 268 S. State St, Suite 300, Salt Lake City, UT 84111.

## **The USA Patriot Act**

The USA Patriot Act has paved the way for financial institutions to help prevent fraud, identity theft, and the spread of terrorism. It requires financial institutions to obtain more information from an individual or legal entity to help establish identity.

Your cooperation is needed when you open a new account or request a loan. You may be asked more questions to establish and confirm your identity. It may also be required for you to provide one or more of the following types of identification:

Driver's License Passport & Country of Issuance U.S. taxpayer Identification (ID) Number  
Alien ID Card Any other government issued document evidencing nationality or residence

## **USDA Non-Discrimination Statement**

This institution is an equal opportunity provider and employer.